From: Diego Ramirez <d3ramirez@yahoo.com> on 10/04/2007 04:25:03 PM

Subject: Truth in Lending

Hello Ladies and Gentlemen of The Reserve,

I want to let you know that you have my full support regarding the proposed regulations you are considering for credit card companies and lenders in general. Please enforce these rules and stop these companies from taking advantage of the American consumer.

A proud American,

Diego A. Ramirez